

2024 Open Enrollment Benefits Guide

2024 University of Massachusetts Chan Medical School Benefits Open Enrollment

2024 Benefits Open Enrollment April 3 - May 1 Changes effective July 1, 2024

Open Enrollment is your once-a-year opportunity to review and change your benefit elections for you and your family for the new plan year. Below is a highlight of each benefit and open enrollment information to help support your benefit decisions.



Benefits that **do not require action** unless making changes:

- Health Insurance
- Dental Insurance
- Vision Insurance

Benefits that **require you to re-enroll** each open enrollment:

- Health Care Spending Account (HCSA)
- Dependent Care Assistance Program (DCAP)
- Child Care Assistance

Review Your Other Benefits



Now is a good time to review any other UMass Chan benefits that you are not enrolled in currently, including Optional Life Insurance, Long-term Disability, Short-term Disability, and Sick Leave Bank.

Note: Enrollment/changes for Optional Life Insurance, Long-term Disability, Short-Term Disability, and Sick Leave Bank do not require enrollment and changes to be done within the 2024 Open Enrollment time period. See benefits website for more details.

Important News

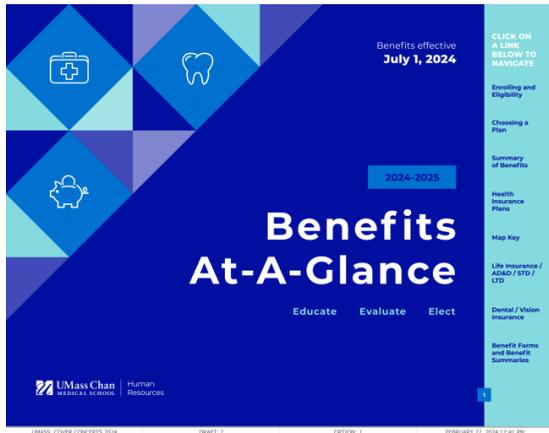
- Effective July 1, 2024, **UniCare is changing its name to Wellpoint**. UniCare plan coverage remains the same through the end of this plan year (June 30, 2024). If you are a UniCare member and choose to remain so for the upcoming plan year, no action is required – your plan will have the Wellpoint name when the new plan year begins on July 1.
- In the [UMass Chan Benefits At-A-Glance guide](#), please review the **Health Insurance Plans chart and Map Key on pages 5 - 7** to help you choose the best plan for your needs. **Make sure to review:**
 - The **UMass Chan Memorial hospitals and its affiliated facilities network changes** for the UMass Chan health plan offerings.
 - Which health insurance plans are available in your geographical areas.
- **Avoid the Prescription Retail Refill Penalty.** If you or a family member is taking a long-term medication, such as high cholesterol or high blood pressure, you will receive a communication from CVS Caremark asking you how you wish to receive your future refills – by mail or at your local CVS pharmacy. You may opt out of this service by contacting the number on the back of your CVS Caremark ID card. Please note the following:

MEDICATION TYPE	SUPPLY PERIOD	PHARMACY
<ul style="list-style-type: none">• Maintenance medications	<ul style="list-style-type: none">• Must fill a 90-day supply	<ul style="list-style-type: none">• CVS Retail Pharmacy• Or, CVS Caremark Mail Service Pharmacy, and pay one mail order copay
<ul style="list-style-type: none">• Acute 30-day retail medications• Non-maintenance medications	<ul style="list-style-type: none">• 30-day supply	<ul style="list-style-type: none">• In-network Retail Pharmacy for one 30-day retail copay

Make sure you take action before your third refill, otherwise you will pay the full cost of the medication.

- **Health Insurance premiums are increasing** this plan year. Review and evaluate the different coverage options to choose the best plan for your needs.
- **The MyGICLink member benefits portal allows you to make changes and submit documentation** to your *UMass Chan GIC benefits coverage online during Open Enrollment. Please see MyGICLinks in the *Information and Instruction* section below.

**Your UMass Chan GIC Open Enrollment benefits are Health Insurance (and Health Insurance Buy-Out Option), Health Care Spending Account, and Dependent Care Assistance Program.*



Review Benefits Information

Please click on the below benefit guides, websites and portal links to retrieve additional benefit details.

Guides and Website Links

[Access the UMass Chan Benefits At-A-Glance Brochure](#)

[Access the GIC Benefits Decision Guide](#)

[Access the UMass Chan Open Enrollment Benefits Website](#)

[Access the Benefit Summaries](#)

Forms and Portal Links

[Access the Benefit Forms and Instructions](#)

[Access the GIC Member Portal \(NOT registered link\)](#)

[Access the GIC Member Portal \(ARE registered link\)](#)

UMass Chan Benefits

To retrieve detailed benefit summary product pages, **please click on the benefit button links below. The product pages include** information on your plan options, when to enroll, how to enroll, and the forms to use for enrollment.



Health Insurance Benefit (click here)

At UMass Chan, our health plans offered through the GIC provide comprehensive coverage and the flexibility to help you make the right choice for you and your family. Choices include Indemnity Plans, HMOs (Health Maintenance Organization), PPOs (Preferred Provider Organization) and POS (Point of Service) plans.



Dental Insurance Benefit (click here)

At UMass Chan, we offer two dental plans through Cigna Dental - the Basic Plan and the Plus Plan. You may elect dental coverage in one of two dental plans. UMass Chan pays the entire cost of the Basic Plan for individual or family coverage. If you enroll in the Plus Plan, both you and UMass Chan share in the cost.



Vision Insurance Benefit (click here)

At UMass Chan, we offer an affordable vision plan through Guardian Vision, which uses the VSP network. The vision plan will help keep you and your eyes healthy. Plus, you'll get a great value on your eye care and eyewear. Employees can choose their provider from 58,000 access points.



Health Care Spending Account Benefit (click here)

At UMass Chan, we offer GIC's Health Care Spending Account (HCSA) Program that allows you to pay eligible health care expenses with pre-tax dollars. Your taxable income is reduced by the amount you contribute.



Dependent Care Assistance Benefit (click here)

At UMass Chan, we offer GIC's Dependent Care Assistance Program (DCAP) that allows you to pay eligible dependent care expenses with pre-tax dollars. An "eligible dependent" must be under age 13. Your taxable income is reduced by the amount you contribute.



Child Care Assistance Benefit (click here)

At UMass Chan, we offer Child Care Assistance to help make child care for children in pre-kindergarten or younger affordable for working parents. Eligibility and amount are determined, in part, by your adjusted gross family income.